

**IMPORTANT NOTICE DATED: 28/6/2019**  
**NOTICE OF AMENDMENTS TO CIMB CLICKS INTERNET BANKING AGREEMENT**

We wish to inform you that CIMB Clicks Internet Banking Agreement (“Terms and Conditions”) have been varied and amended as set out in the below table and shall take effect and be binding with effect from 20/07/2019.

A tabulation of the revised clauses is as follows:

**CIMB Clicks Internet Banking Agreement**

- Amendments to include biometric authentication.
- Addition of DuitNow QR service and usage of passcode.

Clause No.	Existing Clause	Revised Clause
Definitions	-	“Biometric Authentication” means authentication using Fingerprint, Touch ID or Face ID as a means of accessing the CIMB Clicks App.
Definitions	-	“Biometric Data” means the fingerprint imprints, digital representation of facial characteristics and any other means that are used for verifying your identity captured via the Fingerprints / Touch ID / Face ID module of your mobile device.
Definitions	-	“DuitNow QR” means a service which facilitates industry wide ubiquitous payments or credit transfer by scanning the QR code which complies with DuitNow QR standards.
Definitions	-	“Touch ID(s)” means the touch ID imprint(s) saved on your mobile device using the iOS operating system which supports fingerprint authentication function and may be used in place of your CIMB Clicks User ID to access your CIMB Clicks App to perform Quick Balance or any other selected Banking Services as may be determined by CIMB Bank from time to time.
Definitions	-	“Face ID(s)” means the facial recognition saved on your mobile device using the iOS operating system which supports facial recognition authentication function and may be used in place of your CIMB Clicks User ID to access your CIMB Clicks App to perform Quick Balance or any other selected Banking Services as may be determined by CIMB Bank from time to time.
Definitions	-	“Passcode” is a 6 digit code selected by you for verification purposes to proceed with DuitNow QR transactions.
Definitions	“Quick Balance” means the account inquiry service on CIMB Clicks App that is accessible by you using CIMB Clicks User ID only or using Fingerprint Authentication (if your mobile device supports fingerprint authentication function).	“Quick Balance” means the account inquiry service on CIMB Clicks App that is accessible by you using CIMB Clicks User ID, Fingerprint Authentication or Touch ID (if your mobile device supports fingerprint authentication function) or Face ID (if your mobile device using the iOS operating system supports facial recognition function).

<p>Clause 5 header</p>	<p>Responsibility For CRN, CIMB Clicks Password, SecureTAC And CIMB Clicks User ID</p>	<p>Responsibility For CRN, CIMB Clicks Password, SecureTAC, Passcode And CIMB Clicks User ID</p>
<p>5.3</p>	<p>You agree that you shall, at all times, be responsible for all access and/or use of CIMB Clicks made via your CRN, CIMB ATM PIN, Internet Banking Password, SecureTAC, TAC, CIMB Clicks User ID and Fingerprint(s) whether it was in fact made by you or by any other person(s) purporting to be you. You further consent and agree that your CIMB ATM PIN, Internet Banking Password, TAC and/or CIMB Clicks User ID will serve as a means of verifying your identity to CIMB Bank and CIMB Islamic for purposes of the transactions contemplated under CIMB Clicks. In this regard you authorise CIMB Bank and CIMB Islamic to accept, follow and act upon your instructions when verifying your identity through your CIMB ATM PIN, Internet Banking Password, TAC and/or CIMB Clicks User ID and CIMB Bank and CIMB Islamic Bank shall not be liable for acting upon such instructions in good faith.</p>	<p>• 5.3 You agree that you shall, at all times, be responsible for all access and/or use of CIMB Clicks made via your CRN, CIMB ATM PIN, Internet Banking Password, SecureTAC, TAC, Passcode, CIMB Clicks User ID and Biometric Authentication whether it was in fact made by you or by any other person(s) purporting to be you. You further consent and agree that your CIMB ATM PIN, Internet Banking Password, SecureTAC, TAC, Passcode and/or CIMB Clicks User ID will serve as a means of verifying your identity to CIMB Bank and CIMB Islamic Bank for purposes of the transactions contemplated under CIMB Clicks. In this regard you authorise CIMB Bank and CIMB Islamic Bank to accept, follow and act upon your instructions when verifying your identity through your CIMB ATM PIN, Internet Banking Password, SecureTAC, TAC, Passcode and/or CIMB Clicks User ID and CIMB Bank and CIMB Islamic Bank shall not be liable for acting upon such instructions in good faith.</p>
<p>5.10</p>	<p>By enabling Fingerprint authentication to access CIMB Clicks App in replacement of a CIMB Clicks User ID, you agree and acknowledge that the Fingerprint(s) registered on your mobile device(s) will be used to access CIMB Clicks App.</p>	<p>By enabling Biometric Authentication to access CIMB Clicks App instead of using your CIMB Clicks User ID, you agree and acknowledge that the Biometric Data registered on your mobile device(s) will be used to access CIMB Clicks App.</p>
<p>5.11</p>	<p>You acknowledge that the authentication is performed by CIMB Clicks App by interfacing with the fingerprint authentication module on your mobile device(s) and that you agree to the authentication process. You understand that the fingerprint authentication module of your mobile device(s) is not provided by CIMB Bank and CIMB Bank makes no representation or warranty as to the security of the fingerprint authentication function of any mobile device(s) and whether it works in the way that the manufacturer of the mobile device(s) represents.</p>	<p>You acknowledge that the authentication is performed by CIMB Clicks App by interfacing with the Biometric Authentication module on your mobile device(s) and that you agree to the authentication process. You understand that the Biometric Authentication module of your mobile device(s) is not provided by CIMB Bank and CIMB Bank makes no representation or warranty as to the security of the Biometric Authentication function of any mobile device(s) and whether it works in the way that the manufacturer of the mobile device(s) represents.</p>
<p>5.12</p>	<p>CIMB Bank does not represent or warrant that the Fingerprint login will be accessible at all times or that it will function with any electronic equipment, software, infrastructure or other electronic banking services that CIMB Bank may offer from time to time.</p>	<p>CIMB Bank does not represent or warrant that the Biometric Authentication will be accessible at all times or that it will function with any electronic equipment, software, infrastructure or other electronic banking services that CIMB Bank may offer from time to time.</p>

5.13	<p>You are advised to take necessary precautions to safeguard your mobile device(s) and to not save any other Fingerprint(s) except your own on your mobile device(s). You understand that upon the successful registration and enablement of fingerprint authentication on CIMB Clicks App, any fingerprint imprint that is stored on your mobile device(s) can be used to access your CIMB Clicks App and may be used to authorise logins and transactions through CIMB Clicks App and the Service(s) herein.</p>	<p>You are advised to take necessary precautions to safeguard your mobile device(s) and to not save any other Biometric Data except your own on your mobile device(s). You understand that upon the successful registration and enablement of Biometric Authentication on CIMB Clicks App, any Biometric Data stored on your mobile device(s) can be used to access your CIMB Clicks App and may be used to authorise logins and transactions through CIMB Clicks App and the Service(s) therein.</p>
5.14	<p>Unless any law prohibits CIMB Bank from excluding or limiting our liability, CIMB Bank shall not be liable for any loss you incur or incurred in connection with the use or attempted use of the Fingerprint login, or your instructions, or any unauthorised transactions through or in connection to the use of Fingerprint to access CIMB Clicks App and the Banking Service(s) herein. You shall indemnify CIMB Bank from all loss and damage which CIMB Bank may incur in connection with any improper use of your Fingerprint on CIMB Clicks App and the Banking Service(s) herein.</p>	<p>Unless any law prohibits CIMB Bank from excluding or limiting our liability, CIMB Bank shall not be liable for any loss you incur or incurred in connection with the use or attempted use of the biometric login, or your instructions, or any unauthorised transactions through or in connection to the use of Biometric Authentication to access CIMB Clicks App and the Banking Service(s) herein. You shall indemnify CIMB Bank from all losses and damage which CIMB Bank may incur or suffer in connection with or as a result of any improper use of your Biometric Data on CIMB Clicks App and the Banking Service(s) carried out.</p>
Clause 9 header	<p>Transfer And Payments (Including fund transfer, bill payment, JomPAY, DuitNow, DuitNow QR, eIPO and prepaid reloads)</p>	<p>Transfer And Payments (Including fund transfer, bill payment, JomPAY, DuitNow, eIPO and prepaid reloads)</p>
9.10	-	<p>If you have enabled Biometric Authentication in CIMB Clicks App, you will be able to perform selected Transfers and Payments in CIMB Clicks App up to an amount as determined by CIMB Bank.</p>
12.4	<p>For purposes of JomPAY and DuitNow services or transactions, you acknowledge and agree that any information relating to you, your affairs, your account, and details relating to your JomPAY and DuitNow transactions and/or your Instructions in relation to JomPAY and/or DuitNow, may be disclosed to PayNet for its processing, storing, and archival and disclosed to CIMB Bank or CIMB Islamic Bank's affiliates, service providers and other participating JomPAY and DuitNow participants and third parties offering the JomPAY and DuitNow services and their respective customers.</p>	<p>For purposes of JomPAY, DuitNow, and DuitNow QR services or transactions, you acknowledge and agree that any information relating to you, your affairs, your account, and details relating to your JomPAY, DuitNow, and DuitNow QR transactions and/or your Instructions in relation to JomPAY and/or DuitNow and/or DuitNow QR, may be disclosed to PayNet for its processing, storing, and archival and disclosed to CIMB Bank or CIMB Islamic Bank's affiliates, service providers and other participating JomPAY, DuitNow, and DuitNow QR participants and third parties offering the JomPAY, DuitNow, and DuitNow QR services and their respective customers.</p>
<p>Clause 5, 6, 13, 14, 17 – Clauses involving CIMB ATM PIN, Internet Banking</p>	<p>Passcode not included.</p>	<p>Included Passcode.</p>



CIMB Bank Berhad (13491-P)

Password, SecureTAC	TAC,		
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The revised Terms and Conditions can be found on our website at:  
CIMB Clicks Revised T&C: English | Bahasa Malaysia

For further clarification, you may contact our Consumer Contact Centre at **+603 6204 7788**.

**The Management**  
**CIMB Bank Berhad (13491-P)**